REMARKS

In the Office Action of April 24, 2009, claims 1-25 were rejected under 35 U.S.C. 101 for failing the machine or transformation test of <u>In re Bilski</u>. In response, each of the independent claims has been amended to clarify that the step of electronically calculating is performed in a computer.

With these changes to the claims, the applicants' method claims are believed to be clearly tied to a computer and therefore patentable subject matter under <u>In re Bilski</u>. Since lack of patentable subject matter was the only rejection to the claims, the claims are now believed to be in condition for allowance. Such action is respectfully requested.

No additional fee is believed to be due for filing this response. However, if a fee is due, please charge such fee to Ward & Olivo LLP Deposit Account No. 23-0420.

If the Examiner believes a telephone interview would expedite prosecution of this application, the Examiner is invited to call applicant's attorney at the number given below.

Respectfully submitted,

Date: July 22, 2009

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